

APPENDIX A

Basis of Proposed Allegations	Date Publicly-Available	Source
Borrowers filed a lawsuit against Homecomings Financial LLC “for misrepresenting a borrower’s income in loan documentation” and “systematically inflat[ing] the market values of properties in order to originate more loans and increase its profits.” (Am. Compl. ¶ 141.) ¹	September 9, 2009	<i>Tasaranta v. Homecomings Financial LLC</i> , No. 09-cv-1666 (S.D. Cal. filed Sept. 9, 2009).
“In an October 2007 memorandum, Moody’s Chief Credit Officer Andrew Kimball wrote, “The real problem is not that the market does underweights [sic] ratings quality but rather that in some sectors, it actually penalizes quality by awarding rating mandates based on the lowest credit enhancement needed for the highest rating.” (Am. Compl. ¶ 173; <i>see also id.</i> ¶ 362.)	April 13, 2011	The Levin-Coburn Report (“Wall Street and the Financial Crisis: Anatomy of a Financial Collapse”) was released on April 13, 2011 by the United States Senate Permanent Subcommittee on Investigations.
Securities and Exchange Commission (“SEC”) and U.S. Department of Justice announce formation of federal task force to examine potential fraud by banks in the creation of mortgage-backed securities. (Compl. ¶ 291.)	March 3, 2012	<i>Year-End Bank Filings Offer Clues to SEC/DOJ MBS Probes</i> , REUTERS, Mar. 3, 2012.
The Financial Crisis Inquiry Commission (“FCIC”) holds hearings and receives testimony in Sacramento, California. (<i>See</i> Am. Compl. ¶¶ 12, 186, 295, 307, 308, 353, 354, 360, 369, 370.)	September 2010	Hearing and Testimony: The Impact of the Financial Crisis – Sacramento, http://fcic.law.stanford.edu/hearings/testimony/the-impact-of-the-financial-crisis-sacramento .
A Senior Vice President of Clayton Holdings, Vicki Beal, testifies in the hearings before the FCIC. (Am. Compl. ¶ 295.)	September 23, 2010	Testimony of Vicki Beal, Senior Vice President Clayton Holdings Before the Financial Crisis Inquiry Commission, Sept. 23, 2010, http://fcic-static.law.stanford.edu/cdn_media/fcic-testimony/2010-0923-Beal.pdf .

¹ “Am. Compl. ¶ __” refers to the proposed Amended Complaint attached as Exhibit A to the Declaration of Geoffrey C. Jarvis.

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<p>“Clayton has produced a report (the ‘Trending Report’) summarizing its reviews of 911,000 loans for 23 investment or commercial banks including Defendants Banc of America, Barclays, Deutsche Bank, JPMorgan, and Merrill Lynch or their affiliates, i.e., every single Outside Underwriter.” (Am. Compl. ¶ 296; <i>see also id.</i> ¶¶ 297-98, 368.)</p>	September 2010	<p><i>See</i> http://fcic.law.stanford.edu/hearings/testimony/the-impact-of-the-financial-crisis-sacramento.</p> <p><i>See also</i> Vikas Bajaj, <i>Loan Reviewer Aiding Inquiry Into Big Banks</i>, NY Times, Jan. 27, 2008 (“[S]tarting in 2005, it saw a significant deterioration of lending standards and a parallel jump in lending expectations,” and “some investment banks directed Clayton to halve the sample of loans it evaluated in each portfolio.”).</p>
<p>“In a March 27, 2008 article, THE OREGONIAN revealed that an internal memorandum circulated at [JP Morgan (“JPM”)] provided employees with information on how to fraudulently game ZiPPy, JPM’s in-house automated loan underwriting system.” (Am. Compl. ¶ 303; <i>see also id.</i> ¶ 304.)</p>	March 27, 2008	<p>Mark Friesen, <i>Chase mortgage memo pushes ‘Cheats & Tricks’</i>, The Oregonian, Mar. 27, 2008.</p>
<p>“In October 2006, CEO Jamie Dimon received a report from JPM’s chief of loan servicing, showing that late payments on subprime loans were rising at an alarming rate” and “Dimon placed a call to JPM’s then-chief of securitized products, warning him to ‘watch out for subprime’ and that ‘[t]his stuff could go up in smoke.’” (Am. Compl. ¶ 307.)</p>	September 2, 2008	<p>Shawn Tully, <i>Jamie Dimon’s SWAT Team</i>, Fortune, Sept. 2, 2008.</p>
<p>JPM CEO, Jamie Dimon, testifies at the hearings before the FCIC. (Am. Compl. ¶ 308.)</p>	January 23, 2010	<p>Testimony of Jamie Dimon, Chairman and CEO, JP Morgan & Chase & Co. Before the Financial Crisis Inquiry Commission, http://fcic-static.law.stanford.edu/cdn_media/fcic-testimony/2010-0113-Dimon.pdf.</p>

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“[A] former regional vice president for one of JPM’s internal originators, conceded that they engaged in high-risk lending practices such as making no-documentation loans to borrowers with insufficient resources.” (Am. Compl. ¶ 309; <i>see also id.</i> ¶ 310.)	November 30, 2011	Nicholas D. Kristof, <i>A Banker Speaks, With Regret</i> , NY Times, Nov. 30, 2011.
Allstate Insurance Company conducts “forensic” loan-level analysis of JPM-issued RMBS. (Am. Compl. ¶ 311.)	February 15, 2011	<i>Allstate v. JP Morgan Chase Bank, N.A. et al.</i> , No. 11-cv-01869 (S.D.N.Y. Feb. 15, 2011).
Federal Housing Finance Agency, acting as conservator for Freddie Mac and Fannie Mae, conducts “forensic” loan-level analysis of JPM-issued RMBS. (Am. Compl. ¶ 311.)	September 2, 2011	<i>Fed. Housing Fin. Agency v. JP Morgan Chase & Co. et al.</i> , No. 11-cv-6188 (S.D.N.Y. Sept. 2, 2011).
Massachusetts Mutual Life Insurance Company conducts “forensic” loan-level analysis of JPM-issued RMBS. (Am. Compl. ¶ 311.)	April 8, 2011	<i>Mass. Mutual Life Ins. Co. v. JPMorgan Chase Bank</i> , N.A. No. 11-cv-30094 (D. Mass. Apr. 8, 2011).
“JPM agreed to pay \$153.6 million to settle charges that it ‘failed to disclose to investors in a \$1.1 billion CDO in early 2007 that Illinois-based hedge fund Magnetar Capital LLC helped pick the assets underpinning the CDO portfolio and stood to profit if they defaulted.’” (Am. Compl. ¶ 312.)	June 21, 2011	<i>SEC v. J.P. Morgan Sec. LLC</i> , No. 11-cv-04206 (S.D.N.Y. June 21, 2011).

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<p>“[I]n the summer of 2006, Bear Stearns Vice President Nicholas Smith, the deal manager responsible for a Bear Stearns RMBS, characterized the deal as a ‘SACK OF SHIT’ and a ‘shitbreather’ in internal emails to Lind”; “Bear Stearns mortgage finance analyst Charles Mehl referred to another such transaction as a ‘going out of business sale’ in an April 5, 2007 email to Lind, and Bear Stearns Associate Director John Tokarczyk told Jeffrey Maggard, the transaction’s deal manager, that it was a ‘DOG’ in an April 30, 2007 missive.” (Am. Compl. ¶ 316.)</p>	<p>January 25, 2011</p>	<p>Courtney Comstock, <i>8 Ways Bear Stearns Called Their Own Deals “Sh*t”</i>, Business Insider, Jan. 25, 2011.</p>
<p>“Confidential witnesses quoted in litigation brought by the State Treasurer of Michigan confirm that management understood that Bear Stearns Companies’ high-volume business model led to risky purchases.” (Am. Compl. ¶ 320.)</p>	<p>February 29, 2009</p>	<p><i>In re The Bear Stearns Cos., Inc. Sec., Derivative, and ERISA Litig.</i>, No. 08-cv-2793 (S.D.N.Y. Feb. 27, 2009).</p>
<p>Ambac Assurance Corp. conducts loan-level review of certain Bear Stearns-issued RMBS. (Am. Compl. ¶¶ 322-23.)</p>	<p>November 5, 2008</p>	<p><i>Ambac Assurance Corp. v. EMC Mortg. Corp.</i>, No. 08-cv-9464 (S.D.N.Y. Nov. 5, 2008).</p>
<p>Assured Guaranty Corp. conducts loan-level review of certain Bear Stearns-issued RMBS. (Am. Compl. ¶ 324.)</p>	<p>July 14, 2010</p>	<p><i>Assured Guaranty Corp. v. EMC Mortg. Corp.</i>, No. 10-cv-05367 (S.D.N.Y. July 14, 2010).</p>
<p>“An employee of Watterson-Prime, another vendor that Bear Stearns Companies used for due diligence reviews, said in a May 27, 2008 NATIONAL PUBLIC RADIO interview that about 75% of the time, loans that should have been rejected were put into the pool and sold.” (Am. Compl. ¶ 328.)</p>	<p>May 27, 2008</p>	<p>Chris Arnold, <i>Auditor: Supervisors Covered up Risky Loans</i>, National Public Radio, May 27, 2008.</p>

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Executive of Barclays Capital, Inc., Thomas Hamilton, provides written statement to House Committee on Financial Services. (Am. Compl. ¶ 339; <i>see also id.</i> ¶ 341)	May 22, 2008	Written Testimony of Thomas Hamilton Before the House Committee on Financial Services, May 22, 2008.
“New Century and Barclays Bank reached a deal releasing New Century from approximately \$1 billion in repurchase claims.” (Am. Compl. ¶ 342.)	March 22, 2008	Paul Jackson, <i>Barclays, New Century Reach Agreement</i> , HousingWire, Mar. 22, 2008.
ABCMoney report that Barclays acquired Equifirst “to profit from every step in the securitization process” (Am. Compl. ¶ 343.)	January 19, 2007	<i>Barclays buys Equifirst from Regions Financial Corp for 225 mln usd</i> , ABCMoney, Jan. 19, 2007.
Barclays Bank’s participation in structuring the Markov CDO, “a \$2 billion ‘Hybrid Synthetic/Cash High-Grade CDO’ backed by RMBS and other debt collateral.” (Am. Compl. ¶ 344; <i>see also id.</i> ¶ 345.)	April 26, 2011	<i>Space Coast Credit Union v. Barclays Capital, Inc., et al.</i> , No. 11-cv-2802, 2012 WL 946832 (S.D.N.Y. Apr. 26, 2011) (complaint filed against Barclays regarding the Markov CDO).
“To keep pace with the rest of the market, Bank of America departed from its publicly disclosed underwriting standards. A June 13, 2005 email from Angelo Mozilo to David Sambol disclosed in the course of litigation revealed the extent of this departure.” (Am. Compl. ¶ 349.)	August 8, 2011	<i>Am. Internat’l Grp., et al v. Bank of Am., et al</i> , No. 65199/2011 (N.Y. Sup. Ct. Aug. 8, 2011).
“In May 2011, the New York Attorney General announced its investigation into Bank of America’s mortgage-related securitization activities” including into alleged “numerous false representations in the Governing Agreements for RMBS that it had performed the necessary due diligence to ensure the quality of the mortgages sold into Trusts.” (Am. Compl. ¶ 358.)	May 16, 2011	Gretchen Morgenson, <i>New York Investigates Banks’ Role in Financial Crisis</i> , NY Times, May 16, 2011.

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Assured Guaranty Corp. conducts analysis of RMBS offerings underwritten by Deutsche Bank. (Am. Compl. ¶ 371.)	October 25, 2010	<i>Assured Guaranty Corp. v. DB Structured Prods., Inc. and ACE Secs. Corp.</i> , No. 651824/2010 (N.Y. Sup. Ct. filed Oct. 25, 2010).
“On July 21, 2010, the Financial Industry Regulatory Authority (“FINRA”) announced in a press release that Deutsche had submitted a Letter of Acceptance, Waiver and Consent (“AWC”) and agreed to a censure as well as a fine of \$7.5 million for the misrepresentation of mortgage delinquency data related to the issuance of subprime securities.” (Am. Compl. ¶ 372.)	July 21, 2010	Press Release, <i>FINRA Fines Deutsche Bank Securities \$7.5 Million for Negligent Misrepresentations Related to Subprime Securitizations</i> , Financial Industry Regulation Authority, July 21, 2010.